

Table I.A.2.a Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	38.7%	13.2%	29.0%	78.7%	13.2%	61.7%
Industry group **						
Agric., fish., forest.	18.4%	9.7%	48.8% *	90.5%	8.9% *	57.0%
Mining and manufacturing	32.3%	14.3%	34.7%	87.1%	13.4%	56.6%
Construction	18.9%	14.4%	38.1%	84.3%	15.1%	37.6%
Utilities and transp.	48.3%	13.4%	33.7%	84.7%	12.3% *	69.4%
Wholesale trade	34.5%	8.2%	43.7%	86.2%	7.8%	64.5%
Fin. svcs. and real estate	48.5%	9.6%	28.3%	83.3%	9.3%	67.9%
Retail trade	53.1%	14.6%	31.9%	78.2%	15.8%	68.4%
Professional services	35.3%	13.9%	26.6%	80.3%	13.7%	61.0%
Other services	33.2%	14.4%	21.7%	68.2%	14.5%	51.2%
Ownership						
For profit, incorporated	41.5%	12.4%	29.5%	81.4%	12.4%	65.9%
For profit, unincorporated	30.3%	12.4%	32.7%	69.3%	12.3%	53.9%
Nonprofit	33.9%	20.2%	24.9%	67.5%	21.0%	44.1%
Age of firm						
Less than 5 years	14.5%	13.0%	28.8%	44.3%	12.8%	26.0%
5-9 years	16.0%	13.7%	17.1%	61.9%	13.7%	26.5%
10-19 years	18.5%	13.4%	21.3%	65.7%	13.6%	33.6%
20 or more years	49.1%	13.0%	31.2%	79.5%	13.0%	66.0%
Multi/single status						
2 or more locations	62.6%	14.3%	29.8%	78.8%	16.5%	65.9%
1 location only	13.5%	13.1%	24.2%	44.9%	13.0%	18.7%
Percent full-time employees						
Less than 25%	42.0%	19.2%	26.1%	68.4%	20.4%	55.9%
25-49 %	37.2%	14.7%	22.8%	62.4%	14.8%	48.6%
50-74 %	36.9%	11.0%	24.5%	76.3%	10.7%	60.2%
75% or more	39.0%	13.1%	30.8%	82.4%	13.1%	64.3%
Union presence						
No union employees	34.6%	12.8%	28.9%	75.5%	12.8%	57.3%
Has union employees	73.9%	22.5%	30.9%	90.1%	23.3%	83.6%
Percent low-wage employees						
50% or more low-wage	44.1%	12.8%	26.5%	72.2%	12.5%	57.4%
Less than 50% low-wage	37.6%	13.3%	29.9%	80.8%	13.3%	63.1%
Percent women employees						
Less than 25%	28.8%	12.7%	34.4%	81.7%	12.7%	56.9%
25-49 %	43.1%	12.9%	28.5%	77.3%	12.8%	63.5%
50-74 %	46.3%	13.0%	26.7%	80.7%	12.9%	67.5%
75% or more	36.7%	14.4%	27.0%	74.7%	14.6%	55.6%
Percent age 50 or older employees						
Less than 25%	35.8%	13.5%	28.0%	72.6%	13.8%	55.6%
25-49 %	52.6%	14.2%	29.0%	85.9%	14.4%	71.2%
50-74 %	28.0%	10.8%	30.7%	75.4%	10.0%	55.5%
75% or more	19.8%	13.7%	33.8%	70.4%	13.7%	48.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.a Standard errors for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.58%	0.69%	1.30%	0.74%	0.77%	0.66%
Industry group **						
Agric., fish., forest.	4.56%	4.23%	14.85% *	4.82%	4.43% *	8.79%
Mining and manufacturing	1.98%	2.28%	4.13%	2.80%	2.59%	2.30%
Construction	2.02%	2.12%	6.37%	4.04%	2.29%	3.46%
Utilities and transp.	3.18%	3.61%	6.99%	2.29%	3.97% *	3.04%
Wholesale trade	2.08%	1.60%	5.19%	2.23%	1.75%	2.45%
Fin. svcs. and real estate	1.86%	2.10%	3.26%	1.66%	2.38%	1.72%
Retail trade	1.72%	2.56%	4.32%	1.78%	2.91%	1.72%
Professional services	1.17%	1.36%	2.25%	1.34%	1.47%	1.33%
Other services	1.30%	1.48%	2.54%	1.82%	1.65%	1.60%
Ownership						
For profit, incorporated	0.71%	0.82%	1.64%	0.82%	0.90%	0.77%
For profit, unincorporated	1.49%	1.55%	3.36%	2.36%	1.69%	2.03%
Nonprofit	1.67%	2.40%	2.76%	2.47%	2.75%	1.89%
Age of firm						
Less than 5 years	2.02%	2.15%	5.38%	9.59%	2.26%	3.41%
5-9 years	1.94%	2.11%	4.08%	7.04%	2.26%	3.14%
10-19 years	1.25%	1.36%	2.84%	3.60%	1.47%	2.07%
20 or more years	0.70%	0.93%	1.56%	0.76%	1.06%	0.71%
Multi/single status						
2 or more locations	0.69%	1.69%	1.49%	0.75%	2.73%	0.70%
1 location only	0.73%	0.75%	1.95%	4.49%	0.80%	1.16%
Percent full-time employees						
Less than 25%	2.55%	3.91%	6.02%	2.94%	4.40%	2.66%
25-49 %	2.13%	2.33%	3.64%	3.23%	2.74%	2.57%
50-74 %	1.76%	1.40%	3.56%	2.19%	1.52%	2.11%
75% or more	0.70%	0.82%	1.54%	0.80%	0.91%	0.76%
Union presence						
No union employees	0.60%	0.70%	1.34%	0.88%	0.78%	0.74%
Has union employees	1.85%	4.23%	5.30%	1.06%	4.81%	1.26%
Percent low-wage employees						
50% or more low-wage	1.39%	1.61%	2.66%	1.66%	1.87%	1.43%
Less than 50% low-wage	0.66%	0.76%	1.47%	0.82%	0.83%	0.77%
Percent women employees						
Less than 25%	1.04%	1.07%	2.65%	1.60%	1.17%	1.51%
25-49 %	1.37%	1.48%	2.98%	1.65%	1.64%	1.50%
50-74 %	1.26%	1.44%	2.55%	1.18%	1.60%	1.19%
75% or more	1.25%	1.65%	2.31%	1.61%	1.85%	1.41%
Percent age 50 or older employees						
Less than 25%	0.89%	1.00%	1.89%	1.28%	1.12%	1.09%
25-49 %	1.05%	1.33%	2.08%	0.85%	1.52%	0.96%
50-74 %	1.54%	1.63%	3.56%	2.67%	1.76%	2.12%
75% or more	2.21%	2.37%	7.06%	5.28%	2.43%	4.21%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.